

16698  
U.S.PTO

Attorney Docket No: U011 (BPAY.0020000)

PATENT

Mail Stop Patent Application  
Commissioner for Patents  
Alexandria, VA 22313-1450

## UTILITY PATENT APPLICATION TRANSMITTAL

Transmitted herewith for filing is a U.S. Non-Provisional Utility Patent Application entitled:

## A SYSTEM AND METHOD FOR DELAYING PAYMENT PROCESSING FOR BIOMETRICALLY-INITIATED FINANCIAL TRANSACTIONS

naming as inventors:      Timothy L. Robinson  
                                 Bradford R. Schildt  
                                 Tennille V. Goff  
                                 Mark B. Robinson

and including:

[X] (12) pages of description (before the claims); (6) pages of claims ((31) total claims, (8) independent claims));  
One (1) Sheet of Abstract; and (2) sheet(s) of drawing(s).

## 1. Also enclosed are:

- [X] Executed Declaration  
[X] Assignment and Assignment Recordation Cover Sheet  
[X] Power to Prosecute with copy of Assignment  
[X] Assertion of Entitlement to Small Entity Status  
[] Information Disclosure Statement  
[X] Nonpublication Request and Certification  
[X] Credit Card Payment Form for the total fee as calculated below  
[X] (2) Return receipt postcards

## 2. The filing fee has been calculated as follows [] and in accordance with the enclosed preliminary amendment:

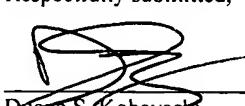
CLAIMS AS FILED				
FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	31	11	\$9.00	\$99.00
Independent Claims	8	5	\$43.00	\$215.00
Multiple Dependent Claims (if applicable)				
Assignment Recording Fee				
Basic Filing Fee				
Total Filing Fee				\$739.00

[] This application is being filed without a filing fee. Issuance of a Notice to File Missing Parts of Application is respectfully requested.

[X] Authorization to charge a credit card for the total fee is attached.

## 6. Please direct all correspondence concerning this application to:

Law Office of Duane S. Kobayashi  
1325 Murray Downs Way  
Reston, VA 20194  
Tel: 703-464-7902  
Fax: 703-935-0276

Dated: <u>2/11/04</u>	By: _____
Law Office of Duane S. Kobayashi 1325 Murray Downs Way Reston, VA 20194 703-464-7902 (Phone) 703-935-0276 (fax)	Respectfully submitted,  Duane S. Kobayashi Reg. No. 41,122

10/775079  
U.S.PTO

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)</b>	First Named Inventor	Robinson, et al.
	Title	A System and Method for Delaying Payment Processing for Biometrically-Initiated Financial Transactions
	Atty Docket Number	U011 (BPAY.0020000)

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

2/11/04

Date

Signature

Duane S. Kobayashi

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**